

PCT

WORLD INTELLECTUAL PROPERTY ORGANIZATION  
International Bureau



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>6</sup> : <b>G07F 7/10, G06K 19/073</b>		A1	(11) International Publication Number: <b>WO 98/43212</b>
			(43) International Publication Date: <b>1 October 1998 (01.10.98)</b>
(21) International Application Number: <b>PCT/US98/05674</b>		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, GW, HU, ID, IL, IS, JP, KE, KO, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).	
(22) International Filing Date: <b>24 March 1998 (24.03.98)</b>			
(30) Priority Data: 60/041,468 24 March 1997 (24.03.97) US 60/061,763 14 October 1997 (14.10.97) US			
(71) Applicant (for all designated States except US): VISA INTERNATIONAL SERVICE ASSOCIATION [US/US]; 900 Metro Center Boulevard, Foster City, CA 94404 (US).			
(72) Inventors; and			
(75) Inventors/Applicants (for US only): CHAN, Alfred [US/US]; 298 Cerro Drive, Daly City, CA 94015 (US). KEKICH-EFF, Marc, B. [FR/US]; 2901 Simkins Court, Palo Alto, CA 94303 (US). WEISE, Joel, M. [US/US]; 3 Kenmar Way, Burlingame, CA 94010 (US). WENTKER, David, C. [US/US]; 933 Stanyan Street, San Francisco, CA 94117 (US).			
(74) Agent: YI, Susan, C.; Beyer & Weaver, LLP, P.O. Box 61059, Palo Alto, CA 94306 (US).			
<p>(54) Title: A SYSTEM AND METHOD FOR A MULTI-APPLICATION SMART CARD WHICH CAN FACILITATE A POST-ISSUANCE DOWNLOAD OF AN APPLICATION ONTO THE SMART CARD</p> <p>(57) Abstract</p> <p>The embodiments of the present invention teaches a system and method which allows card issuers to securely add applications (305A-305C) during the lifetime of the card (304) after the card has already been issued (post issuance). The system and method according to embodiments of the present invention allows the loading of an application and/or objects from an application server via a card acceptance device and its supporting system infrastructure delivery mechanism, onto a card post issuance in a secure and confidential manner.</p>			
<pre> graph TD     CARD[CARD DOMAIN&lt;br/&gt;APOU Interface&lt;br/&gt;API] -- 307 --&gt; OP[OP API]     CARD -- 302 --&gt; SD1[SECURITY DOMAIN 1&lt;br/&gt;APOU Interface&lt;br/&gt;API]     CARD -- 302 --&gt; SD2[SECURITY DOMAIN 2&lt;br/&gt;APOU Interface&lt;br/&gt;API]     SD1 -- 305A --&gt; APPLET1[APPLET 1&lt;br/&gt;APOU Interface]     SD2 -- 305B --&gt; APPLET1[APPLET 1&lt;br/&gt;APOU Interface]     SD2 -- 305C --&gt; APPLET2[APPLET 1&lt;br/&gt;APOU Interface]     APPLET1 -- 304A --&gt; API[API]     APPLET1 -- 304B --&gt; API[API]     APPLET2 -- 304C --&gt; API[API]     API -- 306 --&gt; OS[OS (MEMORY, IO, CRYPTO)]   </pre>			

**FOR THE PURPOSES OF INFORMATION ONLY**

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

AL	Albania	ES	Spain	LS	Lesotho	SI	Slovenia
AM	Armenia	FI	Finland	LT	Lithuania	SK	Slovakia
AT	Austria	FR	France	LU	Luxembourg	SN	Senegal
AU	Australia	GA	Gabon	LV	Latvia	SZ	Switzerland
AZ	Azerbaijan	GB	United Kingdom	MC	Monaco	TD	Chad
BA	Bosnia and Herzegovina	GE	Georgia	MD	Republic of Moldova	TC	Togo
BB	Barbados	GH	Ghana	MG	Madagascar	TJ	Tajikistan
BE	Belgium	GN	Guinea	MK	The former Yugoslav Republic of Macedonia	TM	Turkmenistan
BF	Burkina Faso	GR	Greece	ML	Malí	TR	Turkey
BG	Bulgaria	HU	Hungary	MN	Mongolia	TT	Trinidad and Tobago
BI	Benin	IE	Ireland	MR	Mauritania	UA	Ukraine
BR	Brazil	IL	Israel	MW	Malawi	UG	Uganda
BY	Belarus	IS	Iceland	MX	Mexico	US	United States of America
CA	Canada	IT	Italy	NE	Niger	UZ	Uzbekistan
CF	Central African Republic	JP	Japan	NL	Netherlands	VN	Viet Nam
CG	Congo	KE	Kenya	NO	Norway	YU	Yugoslavia
CH	Switzerland	KG	Kyrgyzstan	NZ	New Zealand	ZW	Zimbabwe
CI	Côte d'Ivoire	KP	Democratic People's Republic of Korea	PL	Poland		
CM	Cameroon	KR	Republic of Korea	PT	Portugal		
CN	China	KZ	Kazakhstan	RO	Romania		
CU	Cuba	LC	Saint Lucia	RU	Russian Federation		
CZ	Czech Republic	LI	Liechtenstein	SD	Sudan		
DE	Germany	LK	Sri Lanka	SE	Sweden		
DK	Denmark	LR	Liberia	SG	Singapore		
EE	Estonia						